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Applicant(s): Simon MONK	) Group: unknown
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	) Examiner: unknown
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For: "A SYSTEM AND METHOD FOR PROVIDING AN INSURANCE PRODUCT"	) Date: <u>March 10, 2004</u>
	)

CLAIM TO PRIORITY UNDER 35 U.S.C. 119

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Sir:

- [X] Applicants hereby make a right of priority claim under 35 U.S.C. 119 for the benefit of the filing date(s) of the following corresponding foreign application(s):

<u>COUNTRY</u>	<u>FILING DATE</u>	<u>SERIAL NUMBER</u>
AUSTRALIA	22 October 2002	2002952193

- [ ] A certified copy of each of the above-noted patent applications was filed with the Parent Application No. \_\_\_\_\_.
- [X] To support applicant's claim, a certified copy of the above-identified foreign patent applications is enclosed herewith.
- [ ] The priority document will be forwarded to the Patent Office when required or prior to issuance.

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first-class mail in an envelope addressed to the "Mail Stop Missing Parts, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450", on March 10, 2004  
by Katherine Nieva

Respectfully submitted,

Richard P. Berg  
Attorney for Applicant  
Reg. No. 28,145

LADAS & PARRY  
5670 Wilshire Boulevard  
Suite 2100  
Los Angeles, CA 90036  
Telephone: (323) 934-2300  
Telefax: (323) 934-0202

AUSTRALIA  
Patents Act 1990

**PROVISIONAL SPECIFICATION**

**Applicant(s):**

SURECAN TECHNOLOGY PTY LTD

**Invention Title:**

A METHOD FOR PROVIDING ONLINE INSURANCE

The invention is described in the following statement:

## A SYSTEM AND METHOD FOR PROVIDING AN INSURANCE PRODUCT

### Field of the Invention

5       The present invention relates to a system and method of providing an insurance product, and specifically, but not exclusively, to a system and method for providing travel insurance via a distributed computing network, such as the Internet.

10

### Background of the Invention

Travel insurance is a well-known insurance product, which has been available for many years. Generally a user  
15       purchases travel insurance directly through a travel agent when he or she plans their holiday.

Once the trip is planned and/or paid for, there is little opportunity for a user to vary or extend their travel insurance, especially when the user has already  
20       left the country. The inability to vary or extend the insurance policy may be due to a number of factors. For example, it may be difficult to contact the travel agent due to time differences, a lack of contact details, etc.

Moreover, a user may have difficulty establishing  
25       their identity over the telephone, and payment methods may be cumbersome and/or insecure.

With the growth of "backpacker" holidays, which are generally open-ended and subject to change during the holiday, the problem of extending travel insurance is more  
30       acute. A backpacker may not make extensive plans before travelling, and may change their proposed travel route several times during a holiday. Furthermore, a backpacker may decide to extend their holiday. In these circumstances, a standard travel insurance policy may not  
35       adequately cover a backpacker's requirements. The backpacker may not want to be constrained to a particular type of insurance cover, valid within a particular area, for a particular time.

### Summary of the Invention

In a first aspect, the present invention provides a method  
5 of providing an insurance product comprising the steps of:

- issuing an insurance product to a subscriber; and
- allowing the subscriber to access a computing system through a network, so as to vary at least one term of the issued insurance product.

10 Preferably, the method comprises the further step of issuing the insurance product to the subscriber over the network.

Preferably, before issuing the insurance product to the subscriber, the computing system is arranged to obtain  
15 information from the subscriber, the information being applied to calculate the cost of the insurance product.

Preferably, the at least one term of the insurance product is the time period for which the insurance product is valid.

20 Preferably, the insurance product is travel insurance.

Preferably, the at least one term of the insurance product is the intended destination of the subscriber.

Preferably, the information obtained from the  
25 subscriber is employed by the computing system to locate a value in a table, the value being the purchase cost of the insurance product.

Preferably, a first and a second table is employed, the first table being employed to calculate the cost to  
30 the subscriber when the subscriber is issued with the insurance product, and the second table being employed to calculate the cost to the subscriber when the subscriber varies the at least one term in the insurance product.

In a second aspect, the present invention provides a system for providing a travel insurance product to a subscriber, the system comprising:

- 5       - means for issuing an insurance product to a subscriber, and
- computing means arranged to be accessible via a network, wherein a subscriber may vary a term of the insurance product by accessing the computing means via the network.

10       In a third aspect, the present invention provides a computer program arranged, when loaded on a computing system, to implement the method in accordance with a first aspect of the invention or any dependant aspect thereof.

15       In a fourth aspect, the present invention provides a computer readable medium in accordance with a third aspect of the invention.

#### **Detailed Description of the Drawings**

20       An embodiment of the present invention will be presented by way of example, with reference to the accompanying drawings, in which:

      Figure 1 is a diagrammatic representation of a system in accordance with an embodiment of the invention;

25       Figure 2 is an example of a home page and customer login procedure in accordance with an embodiment of the present invention;

      Figure 3 is an example of web pages describing the purchase procedure in accordance with an embodiment of the present invention; and

30

      Figure 4 is an example of web pages describing the claim management system in accordance with an embodiment of the present invention.

### Preferred Embodiment of the Invention

In the drawings, there is shown a travel insurance product which is provided via a computing network. As  
5 shown in figure 1, an embodiment of the present invention comprises a server 1 (that is, a particular type of computing system) capable of providing information to and receiving information from least one remote terminal 2. The server may be arranged to reside on any suitable  
10 computing system 3, such as a computing system connected to the Internet 4, although it will be understood that the computing system may be connected to any suitable network of computers, including a proprietary Intranet.

The server preferably further comprises a web server  
15 5 in communication with a database 6. A subscriber 7 can gain access to the database through the web server by providing an appropriate login sequence 8, the login sequence being unique to the subscriber, such that the server is capable of distinguishing between different  
20 subscribers.

Preferably, communication between the remote terminal and the server is secure 9, to minimise the risk of the release of sensitive information. It will be understood that any appropriate encryption method may be used, and  
25 the use of different encryption techniques to secure the information relayed to the server and/or stored on the server is within the purview of a person skilled in the art.

A specific embodiment of the invention will now be  
30 described, by way of example only, with reference to figures 2, 3 and 4.

At figure 2 there is shown a sample web page in accordance with an embodiment of the invention. There is shown a "home" page 20, which is the page presented to the  
35 user when the web site is initially accessed. If the subscriber has previously used the service, they can log into the server by using boxes 21 and 22, where they can enter a unique username and password respectively. This

option is generally chosen when the user has previously purchased an insurance policy.

If the subscriber is accessing the web site for the first time, they will be required to enter some preliminary information with regard to the type of insurance policy (23 and 26) and the term (i.e. time period) for which they seek insurance (24 and 25). Once the user has entered the necessary information, a preliminary cost for the insurance policy is calculated displayed at box 27. The cost of the insurance policy may be determined by either substituting appropriate values into a mathematical formula, in accordance with a set of predefined rules, or may depend on the provision of "built-in" lookup tables. Any suitable method used in the insurance industry to ascertain the value and/or cost of an insurance policy may be employed in the computing system.

In one embodiment, there is provided two sets of tables: a first table for initial purchase and a second table for extensions. Each table provides a different cost depending on whether the purchase is an initial purchase or a renewal purchase. From the home page the purchase path would use the first table. The second table is employed when the customer has already purchased an insurance policy, and wishes to extend their policy.

In one embodiment, the aforementioned "lookup table" is used to calculate the value of the policy. In this embodiment, the data provided by the subscriber is correlated to a set of predefined values that reside in the database.

For example, if a subscriber is 30 years old, is travelling to include the United States of America, and wishes to take out cover that includes Medical Expenses to the value of \$500,000, then these four parameters (namely age, destination, type of insurance and value of policy) are used to find the appropriate pre-calculated policy cost that is pre-programmed into an n-dimensional array (lookup table) of values.

The subscriber will then be taken to a series of "purchase path" screens, as shown in figure 3. In figure 3, there is shown a web page (34), which contains information with regard to the type of insurance policy  
5 chosen by the subscriber in previous screens (20) (in figure 2). The web page incorporates a "buy" button (35), which the subscriber will select if they wish to proceed with the transaction. If the subscriber clicks on the "buy" button (35), they are taken to a further web page  
10 (36), which outlines the legal terms and conditions of the insurance policy. The subscriber is required to consent to these conditions by clicking the "I Agree" button (37).

Once the subscriber has verified that the insurance they have selected is correct, and they have further  
15 agreed to be bound by the terms and conditions of the insurance policy, they will be taken to an information input screen (39). Different screens may be provided for different types of subscribers. In this embodiment, two types of screens are provided. The first screen (40), is  
20 arranged for a single subscriber (i.e. where the subscriber is applying for an insurance policy to cover only a single person). The second screen (41), is arranged for families (i.e. where a subscriber is applying for an insurance policy to cover a group of people).

25 The subscriber is required, at screens (40) or (41), to enter personal information by using the drop down menus and input boxes provided. The personal information, in one embodiment, includes the full name of the subscriber, (plus the names of other family members or associates if  
30 the user intends to obtain "group" cover), the subscriber address, and their contact details such as telephone numbers, facsimile numbers and/or email addresses. The subscriber is also required to choose a username and password (42), which will be used to identify the  
35 subscriber in subsequent transactions.

It will be understood that the amount or type of information requested from the subscriber may vary according to the insurance product purchased by the



subscriber, local statutory and common law requirements, and any other considerations that may be required to establish an insurance policy.

5 The information gathered may include, but is not limited to, the full name and contact details of the subscriber, the age and gender of the subscriber, details with regard to any preexisting medical conditions, the type of insurance sought, the term of the policy, the pay-out value of the policy, etc.

10 It will be understood that the preceding types of information are given by way of example only, and should not be construed as limiting. A person skilled in the art would be capable of compiling a series of questions required to form a preliminary assessment of the  
15 subscriber, and to ascertain the cost of an insurance policy.

In one embodiment, there may also be a further input box (50), which allows a subscriber to receive a discount (or other preferential treatment) by entering a special  
20 keyword or other unique identifier.

Once the subscriber has entered the personal information at input boxes, they will be taken to a further web page (43), which will require them to choose a payment method by using input boxes and radio buttons.  
25 Generally, the purchase would entail the provision of credit card details through a secure interface. The web server will then interface with a bank (or other financial institution) computing system, and transfer the appropriate funds from the subscribers banking account to  
30 the insurance providers account. However, other electronic payment methods may also be used, such as direct bank transfers or other "online" monetary systems such as WorldPay™, PayPal™ or Technocash™.

If the subscriber has chosen a username that has been  
35 previously allocated to another subscriber, the subscriber may further be presented with a web page (44), which requests the subscriber to choose another username.

Once the subscriber has provided all relevant payment details and personal information, the insurance policy purchased by the subscriber will be allocated a unique identifier (47), and the subscriber will be taken to web page (46), where they will be shown the details of their insurance policy, including the unique identifier (47).

The subscriber may optionally enter a set of emergency contact details (49), should they wish their next of kin to be contacted in the case of an emergency.

Once the subscriber has verified that their details are correct, they are taken to a final web page, which is a "certificate of insurance". This page outlines all relevant details of the insurance policy, including those who are a party to the insurance policy, the unique identifier, the type of cover sought, and the term of the insurance policy. The web page is provided in a "print friendly" format, so that a user may obtain a printed copy as a permanent record of the transaction.

If the subscriber has previously used the service, the subscriber has the option of extending the insurance policy an infinite number of times.

After entering their login name and password, they will be taken to web page 28. At web page 28, the subscriber is given options to vary or extend the period of their insurance policy 30, make a claim on their insurance policy 31, or vary their personal details 32.

For example, a subscriber may initially purchase an insurance policy including the United States of America for a period of 30 days. Whilst the subscriber is vacationing in the United States, he or she may decide to travel to Canada for 14 days. The subscriber may extend his or her travel insurance by logging onto the web site, choosing the option to pay for an extension of the policy for a further 14 days, and paying the appropriate fee. The subscriber will then be covered by the same policy, but the policy will be extended for the additional 14 days.

In an embodiment of the present invention, there is also provided a Claims Management System to manage and pay out insurance claims.

In figure 4, there is shown web pages (51), (52) and (53), which represent examples of the types of claims which may be sought by a subscriber. At (51) there is shown a claim web page for overseas medical expenses. At (52) there is shown a claim page for travel cancellation. At (53) there is shown a claim web page for loss of personal belongings. All these claim web pages embody similar elements. They include a number of input boxes and drop down menus which allow a subscriber to input information with regard to their claim. This may include the type of claim (i.e. medical costs, loss of luggage, etc.), the value of the claim, details with regard to how the situation which led to the claim arose, the time and place at which the situation arose and any other circumstances which are relevant to the claim. Once the subscriber has provided this information, the claim is submitted and the user is allocated a claim number.

The claim is posted as XML through a secure https post to an insurance underwriters claims system where it is subsequently assessed. The underwriter can automatically pass electronic messages back through the secure post to the subscriber if more information is needed. This enables the subscriber to fully action claims that arise, even if the subscriber is away from their home for extended periods.

Modifications and variations as would be apparent to a skilled addressee are deemed to be within the scope of the present invention.

THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

1. A method of providing an insurance product comprising the steps of:

- 5       - issuing an insurance product to a subscriber; and  
      - allowing the subscriber to access a computing system through a network, so as to vary at least one term of the issued insurance product.

10 2. A method in accordance with claim 1, comprising the further step of issuing the insurance product to the subscriber over the network.

15 3. A method in accordance with claim 2, wherein, before issuing the insurance product to the subscriber, the computing system is arranged to obtain information from the subscriber, the information being applied to calculate the cost of the insurance product.

20 4. A method in accordance with claims 1, 2 or 3, wherein the at least one term of the insurance product is the time period for which the insurance product is valid.

25 5. A method in accordance with any one of the preceding claims, wherein the insurance product is travel insurance.

6. A method in accordance with claim 5, wherein the at least one term of the insurance product is the intended destination of the subscriber.

30 7. A method in accordance with any one of claims 3 to 6 when dependent on claim 3, wherein the information obtained from the subscriber is employed by the computing

system to locate a value in a table, the value being the purchase cost of the insurance product.

8. A method in accordance with any one of the preceding  
5 claims, wherein a first and a second table is employed,  
the first table being employed to calculate the cost to  
the subscriber when the subscriber is issued with the  
insurance product, and the second table being employed to  
calculate the cost to the subscriber when the subscriber  
10 varies the at least one term in the insurance product.

9. A system for providing a travel insurance product to  
a subscriber, the system comprising:  
- means for issuing an insurance product to a  
15 subscriber, and  
- computing means arranged to be accessible via a  
network, wherein a subscriber may vary a term of  
the insurance product by accessing the computing  
means via the network.

20 10. A system in accordance with claim 9, wherein the  
means for issuing the insurance product is also provided  
via the computing means arranged to be accessible via the  
network.

25 11. A system in accordance with claim 10, the computing  
means further comprising information gathering means  
arranged to gather information from the subscriber,  
wherein the information gathered is used by the computing  
30 means to calculate the cost of the insurance product.

12. A system in accordance with claim 9, 10 or 11,

wherein the term of the insurance product is the time period for which the insurance is valid.

13. A system in accordance with any one of claims 9 to  
5 12, wherein the insurance product is travel insurance.

14. A system in accordance with any one of claims 9 to  
13, wherein the information obtained from the subscriber  
is employed by the computing system to locate a value in a  
10 look-up table, the value being the purchase cost of the  
insurance product.

15. A method in accordance with any one of claims 9 to  
14, wherein the computing means includes a first and a  
15 second look-up table, the first look-up table being  
employed to calculate the cost to the subscriber when the  
subscriber is issued the insurance product, and the second  
look-up table being employed to calculate the cost to the  
subscriber when the subscriber varies the at least one  
20 term of the issued insurance product.

16. A computer program arranged, when loaded onto a  
computing system, to implement the method in accordance  
with any one of claims 1 to 8.

25

17. A computer readable medium in accordance with claim  
16.

30 Dated this 18th day of October  
SureCan Technology Pty Ltd  
By their Patent Attorneys  
GRIFFITH HACK

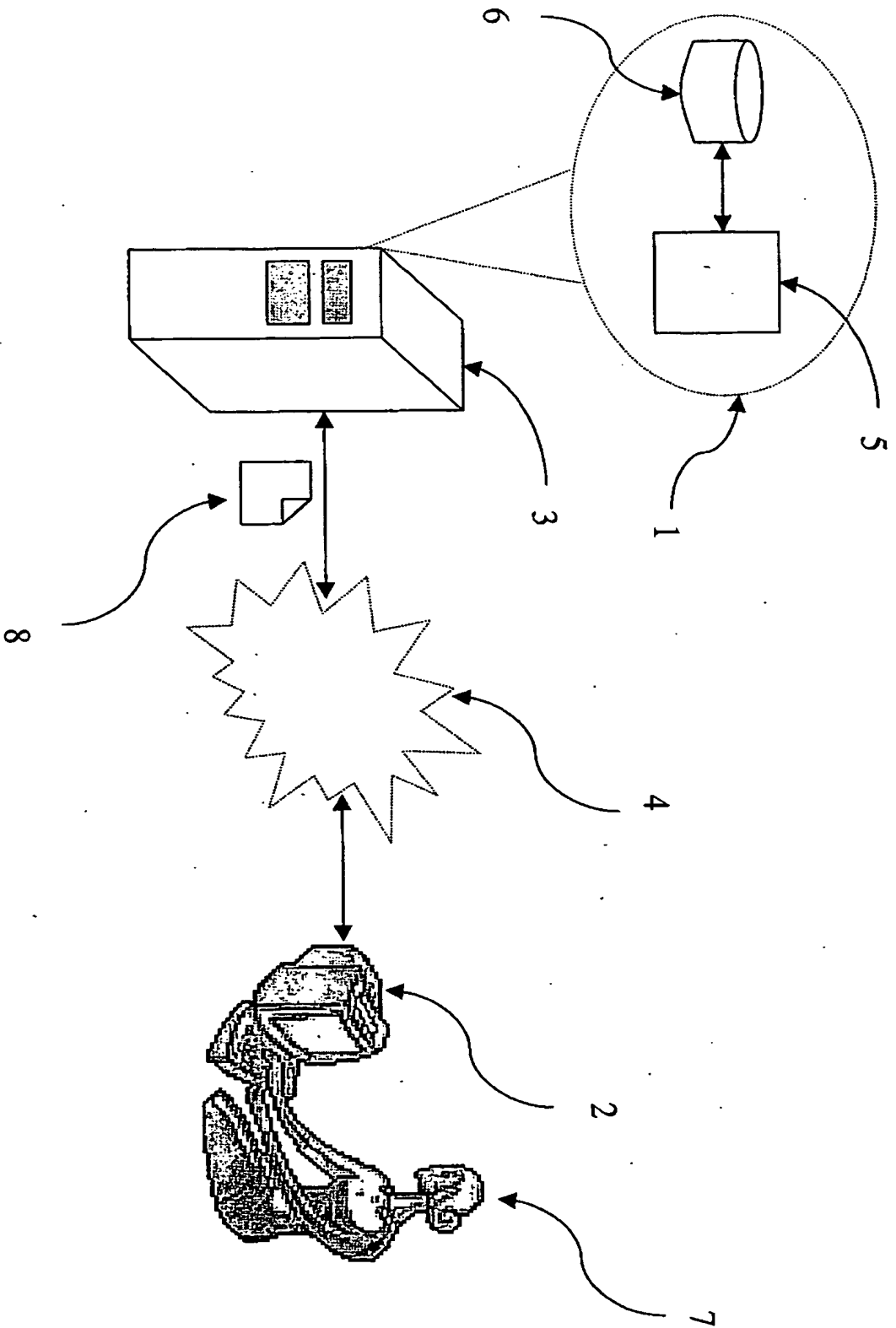


Figure 1

Figure 2: Home page

20 Home page

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Current Nomads

If you are new to World Nomads, please complete the following to purchase your first policy. Please choose your level of worldwide cover.

☐ Worldwide cover  
☐ Including USA, Canada & Japan

What date do you want your cover to start?  
[ 20 ] [ December ] [ 2002 ]

How long do you need cover for initially?  
[ 1 ] month [ 3 ]

What type of policy would you like?  
☐ Single ☐ Family

Where is your country of residence?  
☐ Australia ☐ New Zealand  
Multiple Worldwide cover is only currently available to residents of Australia & New Zealand.

Please AS [ 35 ] [ Continue ]

World Nomads ASSIST Alliantz

Emergency FAQ About Us Contact Us Privacy Policy

Current policy holder 'member' page

WORLDNOMADS

If you need urgent 24/7 help, fax 1 800 000 000 or telephone +612 000 000 collect call.

Welcome back Simon

1. Your insurance cover

Purchased: 21st July 2002  
From: August 12th 2002  
To: September 18th 2002  
Cover: (Date excluding USA, Canada, Japan)  
Type: Single

Expires in 9 days

Emergency assistance  
24/7 help  
Call 1 800 000 000  
Fax 1 800 000 000  
Collect call

2. Your personal details Edit  
Update your personal banking and contact details.

3. Your email Click here  
View your World Nomads email

World Nomads ASSIST Alliantz

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28

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32



# WINOMADS

Figure 3: Purchase Path

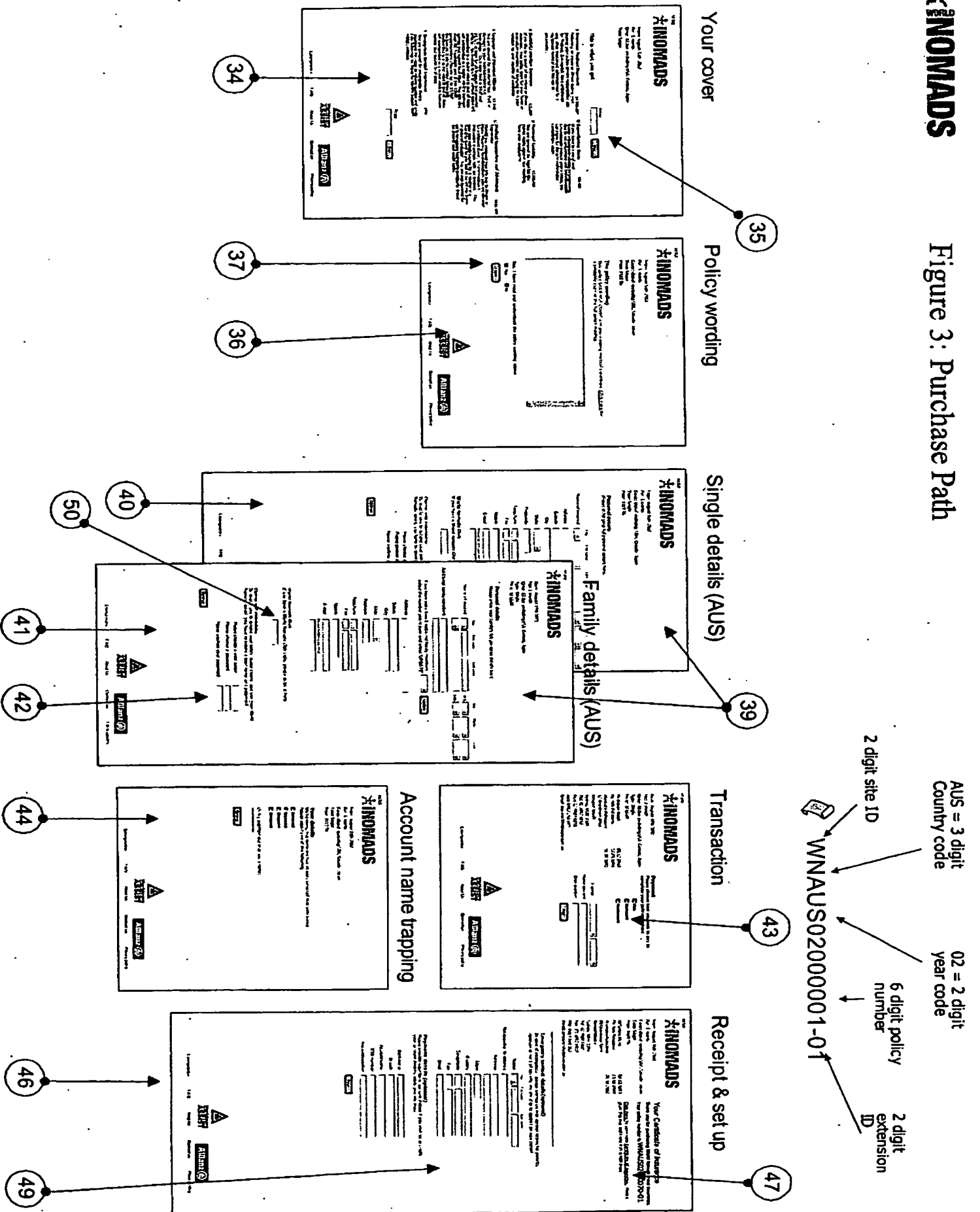
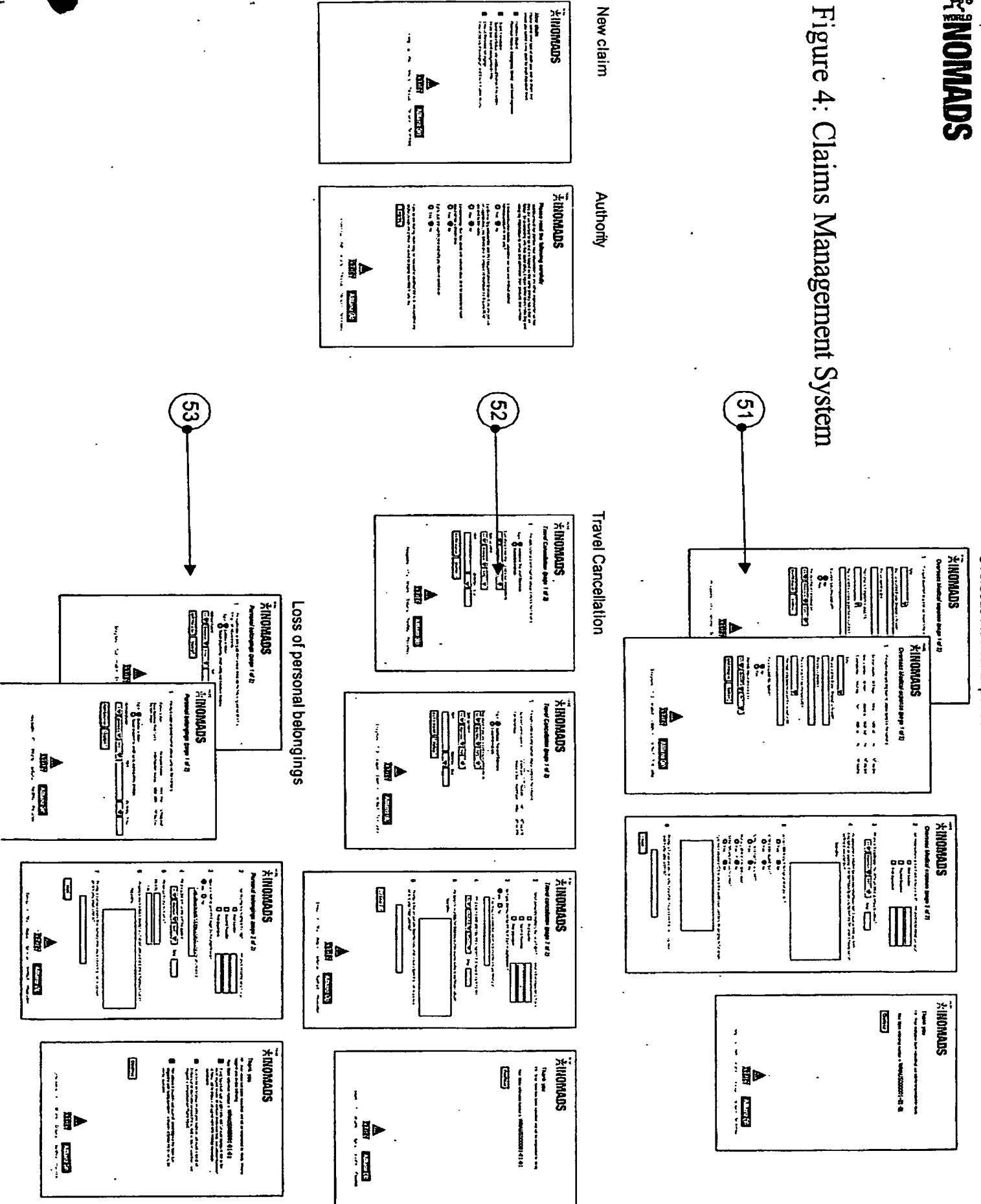


Figure 4: Claims Management System





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